



# Postal Family Credit Union is **EVERYWHERE!**

## With Shared Branching

We want to help make life a little easier – and your banking needs also! Wouldn't it be great to be able to conduct PFCU transactions closer to home or work? It is now possible with **Shared Branching**.

Postal Family Credit Union is joining together with other credit unions across the country to “share” their branch offices. Now members in the **Cincinnati** and **Dayton** regions can do business on any side of town!

The Shared Branching service will be available to use on International Credit Union Day – **Thursday, October 20, 2011** for PFCU members. Shared Branching will be **FREE** for the first 6 months.

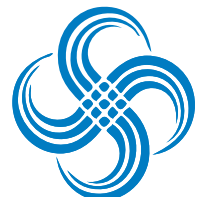
### You can do the following at a Shared Branch location:

- Withdrawals (Cash or Check)
- Cash Checks
- Deposits
- Make Loan Payments
- Transfer Funds
- Account Inquiries
- Statement Printouts

**You must present the proper ID in order to do transactions at Shared Branching locations.** A photo ID (Driver's License or Passport) must be presented at a Shared Branch.

## How do I find a Shared Branch location?

- 1 See some of the other locations for Cincinnati and Dayton listed on next page (page 2)
- 2 Visit the Shared Branching website for the complete list at: [www.cuservicecenter.com](http://www.cuservicecenter.com)
- 3 Download the free App for your iPhone – Visit the App store and search for: Shared Branching. This application uses GPS to locate the nearest Shared Branching locations.
- 4 Call the Credit Union at (513) 381-8600 or visit the PFCU website at: [www.URmyCU.com](http://www.URmyCU.com) Click on “Shared Branching” under the WEB/PAL II area.
- 5 Look for the “CU Swirl” logo at participating Shared Branching Locations.



## Cincinnati Locations:

**Cintel FCU** (Downtown)  
525 Vine Street  
Cincinnati, OH 45202  
513-421-1516

**KEMBA CU** (Downtown)  
1014 Vine Street  
Cincinnati, OH 45202  
Phone: 800-825-3622

**CINCO Credit Union** (Clifton)  
49 William Howard Taft  
Cincinnati, OH 45219  
Phone: 513-475-6231

**Emery FCU** (Western Hills)  
5070 Glencrossing Way  
Cincinnati, OH 45238  
Phone: 513-530-9351

**KEMBA CU** (Harrison)  
10396 Harrison Ave  
Harrison, OH 45030  
Phone: 800-825-3622

**Cincinnati Police FCU** (Colerain)  
3550 Springdale Rd  
Cincinnati, OH 45251  
Phone: 513-385-4808

**Cinfed CU** (Northern KY)  
7170 Turfway Rd  
Florence, KY 41042  
Phone: 513-333-3830

**Cinfed CU**  
333 Scott St  
Covington, KY 41011  
Phone: 513-333-3856

**Wright-Patt CU** (Norwood)  
4560 LaFayette Ave  
Norwood, OH 45212  
Phone: 513-531-3552

**Sharefax CU** (Evendale)  
10590 Reading Rd  
Evendale, OH 45241  
Phone: 513-753-2440

**Emery FCU** (Blue Ash)  
7890 E Kemper Rd  
Cincinnati, OH 45249  
Phone: 513-530-9351

**Sharefax CU** (Mason)  
7443 Mason Montgomery Rd  
Mason, OH 45040  
Phone: 513-753-2440

**Kemba CU, Inc.** (West Chester)  
8763 Union Centre Blvd  
West Chester, OH 45069  
Phone: 800-825-3622

**CINCO Credit Union** (Anderson)  
7466 Beechmont Ave  
Cincinnati, OH 45255  
Phone: 513-475-6201

**Sharefax CU** (Milford)  
5855 Cinema Dr  
Milford, OH 45150  
Phone: 513-753-2440

**AurGroup Financial CU** (Fairfield)  
8811 Holden Blvd  
Fairfield, OH 45014  
Phone: 513-942-4422

## Dayton Locations:

**Universal 1 CU** (Downtown)  
1 River Park Drive  
Dayton, OH 45409  
Phone: 937-225-9263

**Wright-Patt CU** (Beavercreek)  
1506 N Fairfield Rd  
Beavercreek, OH 45432  
Phone: 937-429-5258

**Wright-Patt CU** (Fairborn)  
2465 Executive Park Blvd  
Fairborn, OH 45324  
Phone: 937-912-7200

**Universal 1 CU** (Kettering)  
3343 E Stroop Rd  
Kettering, OH 45440  
Phone: 937-225-9263

**MidUSA CU** (Kettering)  
21 W Dorothy Ln  
Kettering, OH 45429  
Phone: 513-420-8640

**Abbey CU** (Vandalia)  
800 Falls Creek Dr  
Vandalia, OH 45377  
Phone: 937-898-7800

**River Valley CU** (West Carrollton)  
2094 S Alex Rd  
West Carrollton, OH 45449  
Phone: 937-859-6260

**Day Air CU** (Centerville)  
9655 Dayton Lebanon Pike  
Centerville, OH 45459  
Phone: 937-643-2072

**Wright-Patt CU** (Centerville)  
277 E Alex Bell Rd  
Centerville, OH 45459  
Phone: 937-435-1750

**Wright-Patt CU** (Clayton)  
7704 Hoke Rd  
Clayton, OH 45315  
Phone: 937-832-3336

**FirstDay FCU** (Trotwood)  
5130 Salem Ave  
Trotwood, OH 45426  
Phone: 937-222-4546

**River Valley CU** (Springboro)  
25 W Central Ave  
Springboro, OH 45066  
Phone: 937-859-6260

**Wright-Patt CU** (Xenia)  
88 S Progress Dr  
Xenia, OH 45385  
Phone: 937-376-9196

**FirstDay FCU** (Huber Heights)  
6595 Brandt Pike  
Huber Heights, OH 45424  
Phone: 937-222-4546

**Daymet CU** (Moraine)  
3199 S Dixie Hwy  
Moraine, OH 45439  
Phone: 937-236-2562

**Emery FCU** (Middletown)  
7350 Liberty One Drive  
Liberty Township, OH 45044  
Phone: 513-530-9351



PFCU has given \$21,000 in scholarships to members wanting to further their education. PFCU is offering two \$1,000 scholarships to members of the credit union and you could be the member to win.

### There are three ways to apply:

- Stop in the credit union office and pick up an application.
- Call the credit union at 513-381-8600 and have an application sent to your home.
- Log on to [www.URmyCU.com/scholarship](http://www.URmyCU.com/scholarship) for the scholarship promotion and download your application.

An applicant will be required to take two educational classes “Money Smart Teens” and “Personal Finance for College Students” and pass with at least 9 out of 10

questions answered correctly. You will find the classes on [www.URmyCU.org](http://www.URmyCU.org) click under “Financial Education” and then click on the “Money Ed” link. You may take the classes and test multiple times until you pass the course.

After taking the classes you will be required to complete the application and write a 500-750 word essay on if you thought the educational classes were informative, what financial tips you picked up and any suggestions for other classes or improvement on the current classes. Your essay will help PFCU become more informed on what our younger members are looking for and what we can do to help them.

Your classes must be completed by February 28, 2012. Your application must be postmarked no later than, Thursday, March 8, 2012 for consideration. All applications submitted in person must be received by the date above.

If you have questions about 2012 Scholarship Program, please contact us at (513) 381-8600.

# WANTED

## Credit Union Directors

The Nominating Committee is now accepting applications for Directors for 2012. There are 2 board members up for re-election. Elected officials are volunteers and receive no compensation for their services.

You must meet the following requirements:

1. Must be a member in good standing and in sound financial condition.
2. Must be able to meet insurance bonding requirements.
3. Cannot be presently employed by PFCU, or a service provider.
4. Cannot be an immediate family member of a staff employee.
5. Must be willing to attend educational seminars and training as required.
6. Must be willing to donate sufficient time to required meetings.
7. Must be willing to sign application and "Statement of Consent".

Interested members should send a letter requesting an application to Nominating Committee, PFCU, P.O. Box 14403, Cincinnati, OH 45250-0403.

Letters requesting an application must be postmarked no later than November 4, 2011. We will send you an application that must be completed and returned no later than November 25, 2011.

## Are you looking for a new or used vehicle?



take a **BITE** out of high auto loan interest rates

Your credit union has new vehicle loan rates as low as **3.49%\*APR** and used vehicle rates as low as **4.49%\*APR**. We can pre-approve your loan. Did you recently finance a vehicle elsewhere? We can refinance it here. We have the loan for you, with rates and terms to fit your budget.

\*Annual Percentage Rate

## 2012 Pocket Calendars

We have a limited supply of 2012 pocket planners available. They can be picked up at the Cincinnati and Dayton branch office until our supply runs out. Thank you for being a member!

## Hours & Information



**Cincinnati:** 1243 West 8th Street, Cincinnati, OH 45203  
Tel: 513-381-8600, Toll Free: 1-800-265-4527, Fax: 513-345-8726  
Monday and Friday: 7:30 a.m. to 6:00 p.m.  
Tuesday and Thursday: 8:00 a.m. to 5:00 p.m.  
Wednesday: 10:00 a.m. to 5:00 p.m.

**Dayton:** 803 East 5th Street, Dayton OH 45401  
937-228-7691, Toll Free: 1-800-265-4527, Fax: 937-228-3012  
Monday, Tuesday, Thursday: 8:30 a.m. to 5:00 p.m.  
Wednesday: 10:00 a.m. to 5:00 p.m.  
Friday: 8:00 a.m. to 5:00 p.m.

### Mailing Address:

P.O. Box 14403  
Cincinnati, OH 45250-0403

### Personal Account Line:

Call P.A.L. for all your account information. If you are in area codes 513, 812 or 859 call 632-5693... all other area codes call 1-800-621-9722. Or visit WebPal II at [www.URmyCU.com](http://www.URmyCU.com)

### We will be closed...

Columbus Day, October 10, 2011  
Veterans Day, November 11, 2011  
Thanksgiving, November 24, 2011  
Christmas Day Observance, December 26, 2011  
New Year's Day Observance, January 2, 2012



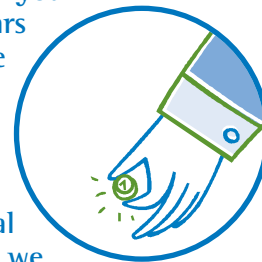
By member choice accounts are insured by ASI for up to \$250,000. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. **MEMBERS ACCOUNTS ARE NOT INSURED OR GUARANTEED BY ANY GOVERNMENT OR GOVERNMENT-SPONSORED AGENCY.**



## Adopt 2011 A Program Class

### Can You Spare Some Change?

The Cincinnati office of PFCU has again adopted classes at Oyler Elementary School for Christmas. We are now taking donations at our office. When you visit the office, just watch for the jars that have "Can you spare some change" written on them. We are also selling all types of small teddy bears; profit will go into our Christmas Fund. We are hoping to again make this an extra special Christmas for the children. Last year we had great participation from our members. We hope we can expect the same this year, without your help we could not make it happen. Watch future newsletters for additional details.



# YOUR BILLING RIGHTS

## KEEP THIS NOTICE FOR FUTURE USE.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

### Notify Us in Case of Errors or Questions About Your Bill

If you think your bill is wrong or if you need more information about a transaction on your bill, write to us (on a separate sheet) at:

Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- Dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are not sure about.

If you have authorized us to pay your credit card bill automatically from your share savings or share draft account, you can stop the payment on any amount that you think is wrong. To stop the payment, your letter must reach us three business days before the automatic payment is scheduled to occur.

### Your Rights and Our Responsibilities After We Receive Your Written Notice

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

### Special Rule for Credit Card Purchases

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address.
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant or if we mailed you the advertisement for the property or services.

### Error Resolution Notice

In case of errors or questions about your electronic transfers, telephone us at 513-381-8600 or write us at: Postal Family Credit Union, Inc., PO Box 14403, Cincinnati OH 45250-0403

as soon as you can if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the first statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require you to send us your complaint or question in writing within 10 business days.

We will tell you the results of our investigation within 10 business days (or 20 business days for foreign initiated transactions and all transfers resulting from point-of-sale debit card transactions) after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days (or 90 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) to investigate your complaint or question. If we decide to do this, we will re-credit your account within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions) for the amount you think is an error so that you will have the use of money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days (or 20 business days for foreign-initiated transactions and all transfers resulting from point-of-sale debit card transactions), we may not re-credit your account.

If we decide that there is no error, we will send you a written explanation within three business days after we finish our investigation. You may ask for copies of the documents that we used in our investigation.